

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	Case No. 15-03774
CASSANDRA MATTHEWS	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/05/2015.
- 2) The plan was confirmed on 02/09/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/12/2016, 03/15/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/11/2017.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,584.43
Less amount refunded to debtor	\$306.13

NET RECEIPTS:	\$38,278.30
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,310.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,616.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,926.02
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Attorney fees paid and disclosed by debtor:	\$690.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES	Unsecured	0.00	NA	NA	0.00	0.00
AES AMERICAN EDUCATION SVC	Unsecured	0.00	NA	NA	0.00	0.00
AFNI	Unsecured	1,172.00	NA	NA	0.00	0.00
Allied Collection Serv	Unsecured	92.00	NA	NA	0.00	0.00
AT&T Mobility	Unsecured	NA	1,172.61	1,172.61	40.91	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	675.00	675.00	17.95	0.00
BASS & ASSOCIATES	Unsecured	543.00	578.29	578.29	15.38	0.00
BENEFICIAL/HFC	Unsecured	0.00	NA	NA	0.00	0.00
Bk Of Amer	Unsecured	278.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	737.00	769.85	769.85	20.48	0.00
CAVALRY SPV I LLC	Unsecured	728.00	728.93	728.93	19.39	0.00
Choice Recovery	Unsecured	787.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
Collection Prof/lasal	Unsecured	0.00	NA	NA	0.00	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	186.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	65.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	856.00	856.16	856.16	15.67	0.00
Jpm Chase	Unsecured	0.00	NA	NA	0.00	0.00
Jpm Chase	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	50,000.00	258,940.67	47,500.00	18,118.18	1,633.13
JPMORGAN CHASE BANK NATIONAL	Unsecured	169,000.00	0.00	211,440.67	3,264.28	0.00
LORD & TAYLOR	Unsecured	0.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	6,000.00	9,005.48	9,005.48	314.13	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	269.00	314.87	314.87	0.00	0.00
Regional Acceptance Co	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINGLEAF FINANCIAL SERVICES	Unsecured	2,135.00	1,946.56	1,946.56	67.91	0.00
SPRNGLFFIN	Unsecured	2,135.00	NA	NA	0.00	0.00
STERLING JEWELERS INC DBA KAY	Secured	NA	641.37	641.37	601.02	7.13
STERLING JEWELERS INC DBA KAY	Unsecured	618.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	198.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	681.55	681.55	18.13	0.00
Trojan Professional Se	Unsecured	0.00	NA	NA	0.00	0.00
Trojan Professional Se	Unsecured	0.00	NA	NA	0.00	0.00
Trojan Professional Se	Unsecured	0.00	NA	NA	0.00	0.00
US BANK	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	6,688.00	31,069.41	31,069.41	1,112.86	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	4,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	4,000.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,516.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,000.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	3,293.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Secured	13,150.00	15,382.68	15,382.68	7,562.12	523.61
Wells Fargo Hm Mortgage	Unsecured	0.00	NA	NA	0.00	0.00
WFFINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
WFFINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$47,500.00	\$18,118.18	\$1,633.13
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,382.68	\$7,562.12	\$523.61
All Other Secured	\$641.37	\$601.02	\$7.13
TOTAL SECURED:	\$63,524.05	\$26,281.32	\$2,163.87
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$259,239.38	\$4,907.09	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,926.02</u>
Disbursements to Creditors	<u>\$33,352.28</u>

TOTAL DISBURSEMENTS : **\$38,278.30**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.